

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Robert G. Fehr, Jr.
 Patricia E. Fehr
 Debtors

Case No. 16-14145-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db/jdb	+Robert G. Fehr, Jr., Patricia E. Fehr, 1033 Cemetery Road, Schwenksville, PA 19473-1601
13837590	#+Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480
13778744	+Phoenixville Hosptial, c/o PASI, PO Box 188, Brentwood, TN 37024-0188
14461240	U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
13836863	Wilmington Savings Fund Society Trustee (See 410), P.O. Box 814609, Dallas, TX 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: megan.harper@phila.gov Feb 08 2020 03:05:57 City of Philadelphia, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 08 2020 03:05:06 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 08 2020 03:05:48 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13741862	EDI: CAPITALONE.COM Feb 08 2020 07:53:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13782908	EDI: BL-BECKET.COM Feb 08 2020 07:53:00 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13781811	EDI: DISCOVER.COM Feb 08 2020 07:48:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13793975	EDI: JEFFERSONCAP.COM Feb 08 2020 07:48:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
13793975	E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 08 2020 03:05:41 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
13776705	+E-mail/Text: bankruptcygroup@peco-energy.com Feb 08 2020 03:04:51 PECO Energy Company, Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13748656	EDI: PRA.COM Feb 08 2020 07:48:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13835290	EDI: WFFC.COM Feb 08 2020 07:48:00 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
13805361	EDI: WFFC.COM Feb 08 2020 07:48:00 Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
13776695	EDI: ECAST.COM Feb 08 2020 07:48:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2020 at the address(es) listed below:

JOSEPH L QUINN	on behalf of Joint Debtor Patricia E. Fehr	CourtNotices@rqplaw.com
JOSEPH L QUINN	on behalf of Debtor Robert G. Fehr, Jr.	CourtNotices@rqplaw.com
KARINA VELTER	on behalf of Creditor WELLS FARGO BANK NA	amps@manleydeas.com
KEVIN M. BUTTERY	on behalf of Creditor Wilmington Savings Fund Society	kbuttery@rascrane.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

MATTEO SAMUEL WEINER on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, DOING
BUSINESS AS CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR BCAT
2015-14BTT bkgroup@kmlawgroup.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:		
Debtor 1	Robert G. Fehr Jr.	Social Security number or ITIN xxx-xx-3113
	First Name Middle Name Last Name	EIN --
Debtor 2	Patricia E. Fehr	Social Security number or ITIN xxx-xx-1351
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 16-14145-jkf		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert G. Fehr Jr.
aka Robert Glenn Fehr

Patricia E. Fehr

2/6/20

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.